

# Paper City Savings Association

## List of Products and Services

### **Mortgage Loans**

#### **Fixed Rate Mortgage**

- Available in 10, 15, 20, or 30 year terms
- Interest rate never changes
- Fixed principal/interest payment
- Escrow (taxes/insurance) option available

#### **Adjustable Rate Mortgage (ARM)**

- Available in 10, 15, 20, or 30 year terms
- Interest rates typically lower than standard fixed rate loans
- Rate locked for 3, 6 or 10 years
- Rate adjustments have annual and lifetime caps
- Escrow (taxes/insurance) option available

#### **Wisconsin Housing and Economic Development Authority (WHEDA)**

- Available to qualified homebuyers (income and purchase price limits apply)
- Reduced interest rate option for eligible first-time home buyers (as defined as someone who has not owned a property within the past three years) and eligible veterans.
- Fixed rate loan at below market interest rate for purchase
- Low down payment and/or 100% financing to qualified borrowers
- Escrow (taxes/insurance) option available

#### **New Construction**

- Discounted rate during construction loan period
- Interest only payments during construction
- Term is 12 months

#### **Federal VA**

- Available to qualified veterans
- Fixed rate loan
- No down payment required
- Escrow (taxes/insurance) option available

#### **Down Payment Assistance Program**

- Available to qualified borrowers on home purchases only based on household income limits
- Up to \$10,000 to be used for down payment and closing costs
- Forgivable grant over 5 years

## **Consumer Loans**

### **Personal Loans**

- Easy application
- Fast approval
- Great for vacations, tuition, unexpected bills, and more...

### **Personal Reserve Line of Credit (PRLOC)**

- Flexibility of borrowing your funds all at once or over a period of time as you need it
- Easy access to your line of credit funds over the counter or through the drive-up at one of our convenient locations, by telephone transfer or by check
- Low monthly payments based only on what you've actually borrowed
- No equity or other collateral needed
- Interest charged only on funds used
- Rate discounts with automatic payments from your Paper City Savings deposit account
- No annual fee

### **Auto Loans**

- Easy application
- Fast Approval
- 100% financing available for new or used vehicles
- Boats, ATVs, snowmobiles, motorcycles, RVs and campers, etc...

### **Home Equity Line of Credit (HELOC)**

- Flexibility of borrowing your funds all at once or over a period of time as you need it
- Low monthly payments based only on what you've actually borrowed
- Interest charged only on funds used
- Borrow up to 90% of the equity in your home

### **Home Equity Installment Loan**

- Fixed interest rate
- Fixed monthly payment throughout term of loan
- Borrow up to 90% of the equity in your home

# Deposit Products

## Freedom Checking

- Buy your own checks
- No monthly service charge
- Overdraft Sweep Protection - \$1.00/transfer per statement cycle
- FREE e-Banking and Bill Payment
- VISA Check/Debit Card (subject to approval – limitations do apply)
- FREE phone transfers and unlimited teller visits
- Online Check images
- Mobile Banking APP (must be enrolled in e-Banking)
- e-Statements
- \$50.00 initial deposit to open account

## PC Platinum Checking

- FREE Checks
- Earn Interest
- Overdraft Sweep Protection – 3 free transfers per statement (\$1.00/additional transfer)
- FREE e-Banking and Bill Payment
- FREE phone transfers and unlimited teller visits
- Online Check Images
- VISA Check/Debit Card (subject to approval – limitations do apply)
- Mobile Banking APP (must be enrolled in e-Banking)
- e-Statements
- \$50.00 initial deposit to open account
- \$5.00 monthly service charge (\$3.00 for customers 50 years old and over)

## Small Business Advantage Checking

- \$100.00 minimum to open account
- 1 Free VISA Debit Card
- 250 free items per month (\$0.40 thereafter)
- \$5.00 monthly service fee
- \$500.00 minimum balance to avoid service fee

## Business Advantage Plus Checking

- \$500.00 minimum to open account
- 1 Free VISA Debit Card
- \$0.15 check/debit, \$0.07 not on-us deposits
- \$10.00 monthly service fee

## Business Interest Checking

- \$500.00 minimum to open account
- 1 Free VISA Debit Card
- \$0.15 check/debit, \$0.07 not on-us deposits

- \$10.00 monthly service fee
- \$10,000 minimum balance to avoid service fee

### **Statement Savings**

- \$50.00 initial deposit
- Convenient monthly statement
- Interest paid quarterly
- \$2.00 fee per quarter if balance falls below \$50.00

### **Business Savings**

- \$100.00 minimum to open account
- Earns Interest
- \$5.00 service fee

### **Christmas Club**

- \$10.00 initial deposit
- Interest compounded daily
- No withdrawals prior to November 1st
- Funds disbursed by November 1st
- Automatic transfers to your checking or savings account

### **Kid\$ Count**

- \$10.00 initial deposit
- Receive a free gift when you open your account
- Choose one of four fun gifts from area businesses on your birthday

### **Education Savings Account (ESA)**

- Interest earned is tax-free for qualified education expenses
- Contribution limit \$2,000.00 per year
- Contributions can be made until the child reaches 18 years of age

### **Health Savings Account (HSA)**

- No administrative fees
- VISA Check/Debit Card included
- Earns Interest
- No minimum to open

### **Money Market Deposit Account**

- \$2,500.00 minimum balance to open account
- Tiered interest according to balance
- Interest paid monthly
- Unlimited lobby transactions
- Monthly statements
- \$5.00 fee if account falls below \$500.00

## **Premium Money Market Deposit Account**

- \$50,000.00 minimum balance to open account
- \$10.00 monthly service fee if account falls below minimum
- Tiered interest according to balance
- Interest paid monthly
- Unlimited lobby transactions
- Monthly statements

## **Business Money Market**

- \$10,000.00 minimum to open account
- Tiered interest according to balance
- \$10.00 monthly service fee
- \$10,000.00 balance to avoid service fee

## **Visa Check Card**

To be eligible for VISA check card must maintain an active checking account with Paper City Savings

- Fast, easy and convenient
- No ATM fees apply at MoneyPass ATM locations
- Purchases automatically deducted from your checking account
- Add your VISA Check/Debit Card to your Mobile Device Mobile Wallet for convenient way to make purchases using Apple Pay, Samsung Pay, Google Pay, Fitbit Pay and Garmin Pay

## **VISA CHECK CARD LIMITATIONS**

- No more than \$1,050.00 allowed in ATM transactions per day
- No more than \$2,500.00 allowed in Point-of-Sale (debit) / VISA (credit) transactions per day

## **Credit Cards**

No matter which card you choose, you'll enjoy features like:

- EMV smart chip technology for added security
- Mobile purchasing capability for added convenience
- Plus much more!

Consumer and Business Credit Cards Available

## **Certificate of Deposit**

### **91 Day or 6 Month\***

- \$2,500.00 minimum deposit
- Interest compounded and credited monthly

### **12 Month - 18 Month - 24 Month - 36 Month\***

- \$100.00 minimum deposit
- Interest compounded and credited monthly

## Individual Retirement Accounts

### Traditional IRA's\*

- Interest earned is tax-deferred
- Deductible contributions
- Contribution limit \$6,000.00
- Catch up contribution \$1,000.00 (must be 50 years or older)

### Roth IRA's\*

- Interest earned is tax-free
- Non-deductible contributions
- Contribution limit \$6,000.00
- Catch up contribution \$1,000.00 (must be 50 years or older)

### Education Savings Account\* (ESA)

- Interest earned is tax-free for qualified education expenses
- Contribution limit \$2,000.00 per year
- Contributions can be made until the child reaches 18 years of age

## e-Banking

### e-Banking Overview

- Requires a Paper City Savings account to enroll for e-Banking
- Offers e-Statements
- Offers Mobile Banking APP
- View balance and history information
- Transfer funds between accounts
- Make loan payments
- Pay bills online
- Offers Mobile Check Deposit
- Manage Debit Card
- Open a new account
- Make Account to Account (A2A) Transfers
- Make Person to Person (P2P) Transfers
- Account alerts sent via email address or mobile phone
- Multi-factor authentication security
- Create export files to CSV, Quicken and QuickBooks
- After hour inquiries, please email [ebankingsupport@papercitysavings.com](mailto:ebankingsupport@papercitysavings.com)

### Bill Payment Overview

- Allows users to pay virtually anyone out of a checking or money market account
- Available through e-Banking and our Mobile Banking APP
- No envelopes, no stamps, and no hassles
- Easy to establish and maintain a complete payee list

- Use Picture Pay to add a new payee by simply taking a picture of a bill
- Schedule current, future and recurring payments to payees
- Notification alerts sent via email
- Use e-Billing to receive your payee bill directly within bill payment
- Use Vault to store documents electronically

### **e-Statements Overview**

- Electronic opt-in/out through e-Banking
- View or print an electronic version of your paper statement
- Receive an email notification when your statement is ready to view within your e-Banking

### **Mobile Banking App**

#### **Our Mobile Banking is APPsolutely Amazing!**

- Access your accounts from mobile device when it's convenient for you
- Download our Mobile App from iTunes App Store (Apple) or Google Play Store (Android)
- Mobile Banking App is identical to our e-Banking for an exception customer experience
- Mobile Check Deposit
  - Take a picture of the front and back of a check to electronically deposit into a checking or money market account
- Must have an internet enabled Apple or Android mobile device
  - Check with your wireless carrier as there may be data costs related to accessing the Mobile App from your mobile device
- Save User ID and Enable Touch or Face ID depending upon device

### **Mobile Check Deposit**

#### **Picture Yourself Using Mobile Check Deposit!**

- Allows you to make deposits to checking or money market account(s) using a mobile device
- Take picture of the front and back of checks and securely deliver the images electronically
- All mobile check deposits must include your endorsement along with **“For Mobile Deposit Only”** otherwise they will be rejected.

### **External Transfers**

#### **Account to Account (A2A) Transfers**

- Users have the capability to transfer money from a checking or money market account at Paper City Savings to their checking or savings account at another financial institution and vice versa
- Multi-factor authentication security for your protection

#### **Person to Person (P2P) Transfers**

- Users can send money to another person anywhere within the United States at any time using only the recipient's email address or cell phone number
- P2P Transfers can be done from a checking or money market account
- Multi-factor authentication security for your protection

## Other Banking Services

**AUTOMATIC LOAN PAYMENTS:** We'll gladly arrange for loan payments to be deducted automatically from your account on the due date (Note: Both the loan and the account must be with Paper City Savings. To automate payments on loans held by other financial institutions, you must use FREE Online Bill Payment).

**AUTOMATIC FUNDS TRANSFERS:** Make saving money easier by arranging for us to make recurring transfers from checking to savings each month.

**BANK BY MAIL:** Deposit or make payments by mail when you can't get to the bank. Receipts for the transaction will be mailed back to you.

**DIRECT DEPOSIT:** Have your payroll or social security deposited directly into your checking or savings account.

**DRIVE-UP BANKING:** For customers on the go, we offer Interactive Teller Machines with Live Teller Assistance at our Wisconsin Rapids location and a drive-up window at our Nekoosa location.

**FAX SERVICE:** Customers can fax documents anywhere in the United States. Fees are \$1.00 per page.

**LOOSE COIN PROCESSING:** Customers may bring in clean, loose coins to be counted.

**MONEY ORDERS:** Money orders up to \$1,000.00 can be purchased at any teller window. Fees are \$2.00 per money order.

**NIGHT DEPOSITORY:** Can't get to the bank in time? Drop your deposit into our convenient, secure night deposit boxes located at all three locations. We will process your transactions the following business day.

**NOTARY SERVICE:** We offer free notary service to all account holders. Stop into any one of our three convenient locations.

**OVERDRAFT PROTECTION:** For your convenience, your savings\* account can be set up to automatically transfer \$100.00 increments to your checking account to cover any potential overdrafts.

\*Funds must be available in the savings account.

**SAFE DEPOSIT BOXES:** - not FDIC insured

Protecting your valuables is affordable and easy with a Safe Deposit Box. Three sizes available at our 8th Street location: 3 x 5 - \$15.00, 3 x 10 - \$30.00, 5 x 10 - \$50.00. All sizes are billed on an annual basis on March 1 and payment is automatically deducted from your Paper City Savings checking or savings account.

**STOP PAYMENTS:** You may place a stop payment on a check at any one of our locations. There is a \$25.00 fee per check.

**WIRE TRANSFER SERVICE:** Customers can wire funds until 2:00 p.m. daily Monday through Friday (excluding Federal holidays) to anywhere in the United States. Fees apply.



## COMMON FEATURES

PAPER CITY SAVINGS ASSOCIATION  
4200 8th St S  
PO Box 339  
Wisconsin Rapids, WI 54495-0339

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### MISCELLANEOUS FEES AND CHARGES

#### Categories for overdrafts: check, in-person withdrawal or other electronic means

Items can be re-submitted multiple times resulting: in a fee each time  
Deposited Checks (and other items) Returned Unpaid: \$15.00 (per returned item)  
Overdraft : \$25.00 (for each item paid or returned)

#### Wire Transfers

Outgoing: \$20.00  
Incoming: \$10.00  
International Outgoing: \$50.00

#### Inactive Account

No Activity After One Year: \$2.00 per month

#### Negotiable Items

Stop Payment On Bank Checks: \$25.00  
Money Orders: \$2.00  
Customer Bank Check (if payable to third party): \$2.00 each in excess of one per month  
Check Copies: \$7.00  
Check Printing: (fee depends on style and quantity of check ordered)

#### Account Services

Closing Account Within 90 Days: \$10.00  
Research (minimum \$10.00): \$20.00 per hour  
Verifications: \$10.00  
Court Orders/Garnishments/Levies: \$50.00  
Stop Payments-each: \$25.00  
Account Balancing Assistance: \$10.00 per hour  
Account Activity Printout: \$10.00  
Fax Service: \$1.00 per page

#### Card Services

Expedite a VISA Check Card: \$50.00  
Prepaid VISA Gift Card: \$3.00  
PIN Reminder: \$2.00  
ATM Replacement Card: \$5.00

#### Online Services

Overnight a Bill Payment Check: \$39.95

Member  
**FDIC**